

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William Douglas Garman  
Sharon Christine Garman  
fka Sharon Christine Ward  
Debtor(s)**

Bankruptcy Case No.: 17-23742-JAD

Chapter: 7  
Docket No.: 25

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

**CHAPTER 7 CASES** – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: December 14, 2017

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 William Douglas Garman  
 Sharon Christine Garman  
 Debtors

Case No. 17-23742-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 144

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db/jdb +William Douglas Garman, Sharon Christine Garman, 512 Bellwood Avenue, Monroeville, PA 15146-3912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@berNSTeinlaw.com, acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
 David A. Rice on behalf of Joint Debtor Sharon Christine Garman ricelaw1@verizon.net, lowdenscott@gmail.com  
 David A. Rice on behalf of Debtor William Douglas Garman ricelaw1@verizon.net, lowdenscott@gmail.com  
 James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation bkgroup@kmillawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com  
 Keri P. Ebeck on behalf of Creditor Byrider Finance, LLC d/b/a CNAC kebeck@weltman.com, jbluemle@weltman.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7